

UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON

In re) Case No. **13-31948** (If Known)
Mark David Hylland)
Paula Ann Hylland) CHAPTER 7 INDIVIDUAL DEBTOR'S*
Debtor(s)) STATEMENT OF INTENTION(S)
) PER 11 U.S.C. §521(a)

***IMPORTANT NOTICES TO DEBTOR(S):**

(1) **SIGN AND FILE this form even if** you show "NONE," **AND**, if creditors are listed, **have the service certificate COMPLETED; AND**
(2) **Failure to perform** the intentions as to property stated below within 30 days after the first date set for the Meeting of Creditors under 11 U.S.C. §341(a) may result in relief for the creditor from the Automatic Stay protecting such property.

PART A - Debts secured by property of the estate. (Part A must be FULLY COMPLETED for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: American General Finance / Springleaf	Describe Property Securing Debt: Investment Property 1510 Chinook Avenue Oceanside, OR 97141
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f)) _____	
Property is (check one): <input type="checkbox"/> CLAIMED AS EXEMPT <input checked="" type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 2	
Creditor's Name: Bank of America	Describe Property Securing Debt: Investment Property 4546 SE 44th Avenue Portland, OR 97206
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f)) <u>Debtor seeking modification from lender</u>	
Property is (check one): <input type="checkbox"/> CLAIMED AS EXEMPT <input checked="" type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 3	
Creditor's Name: Deutsche Bank Trust Company Americas	Describe Property Securing Debt: Investment Property 5505 SE Woodstock Blvd. Portland, OR 97206
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f)) <u>Debtor seeking modification from lender</u>	
Property is (check one): <input type="checkbox"/> CLAIMED AS EXEMPT <input checked="" type="checkbox"/> NOT CLAIMED AS EXEMPT	

Property No. 4		
Creditor's Name: Green Tree Servicing	Describe Property Securing Debt: Investment Property 4546 SE 44th Avenue Portland, OR 97206	
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED		
If retaining the property, I intend to (check at least one):		
<input type="checkbox"/> Redeem the property		
<input type="checkbox"/> Reaffirm the debt		
<input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f)) <u>Debtor seeking modification from lender</u>		
Property is (check one): <input type="checkbox"/> CLAIMED AS EXEMPT <input checked="" type="checkbox"/> NOT CLAIMED AS EXEMPT		

Property No. 5		
Creditor's Name: SLS Specialized Loan Servicing	Describe Property Securing Debt: Investment Property 5505 SE Woodstock Blvd. Portland, OR 97206	
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED		
If retaining the property, I intend to (check at least one):		
<input type="checkbox"/> Redeem the property		
<input type="checkbox"/> Reaffirm the debt		
<input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f)) <u>Debtor seeking modification from lender</u>		
Property is (check one): <input type="checkbox"/> CLAIMED AS EXEMPT <input checked="" type="checkbox"/> NOT CLAIMED AS EXEMPT		

Property No. 6		
Creditor's Name: Wells Fargo	Describe Property Securing Debt: 2005 GMC Yukon	
Property will be (check one): <input type="checkbox"/> SURRENDERED <input checked="" type="checkbox"/> RETAINED		
If retaining the property, I intend to (check at least one):		
<input type="checkbox"/> Redeem the property		
<input checked="" type="checkbox"/> Reaffirm the debt		
<input type="checkbox"/> Other. Explain (for example, avoid lien using 11 USC §522(f)) _____		
Property is (check one): <input checked="" type="checkbox"/> CLAIMED AS EXEMPT <input type="checkbox"/> NOT CLAIMED AS EXEMPT		

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be assumed pursuant to 11 USC §365(p)(2) <input type="checkbox"/> YES <input type="checkbox"/> NO

I DECLARE UNDER PENALTY OF PERJURY THAT THE ABOVE INDICATES INTENTION AS TO ANY PROPERTY OF MY ESTATE SECURING A DEBT AND/OR PERSONAL PROPERTY SUBJECT TO AN UNEXPIRED LEASE.

DATE: September 20, 2013

/s/ Mark David Hylland

DEBTOR'S SIGNATURE

/s/ Paula Ann Hylland

JOINT DEBTOR'S SIGNATURE (If applicable)

I/WE, THE UNDERSIGNED, CERTIFY THAT COPIES OF BOTH THIS DOCUMENT AND LOCAL FORM #715 WERE SERVED ON ANY CREDITOR NAMED ABOVE.

DATE: September 20, 2013

/s/ Nicholas J. Henderson OR:

074027

DEBTOR OR ATTORNEY'S SIGNATURE

OSB# (if
attorney)

JOINT DEBTOR'S SIGNATURE (If applicable and no attorney)

Nicholas J. Henderson OR: 074027 (503) 417-0500

PRINT OR TYPE SIGNER'S NAME & PHONE NO.

**117 SW Taylor St., Suite 200
Portland, OR 97204**

SIGNER'S ADDRESS (if attorney)

NON-JUDICIAL REMEDY WHEN CONSUMER DEBTOR FAILS TO TIMELY PERFORM STATED INTENTIONS

Creditors, see Local Form #715 [attached if this document was served on paper] if you wish information on how to obtain NON-JUDICIAL relief from the automatic stay of 11 U.S.C. §362(a) as to your collateral.

QUESTIONS????

Call an attorney with questions about these procedures or the law. However, only call the debtor's attorney if you have questions about the debtor's intent as to your collateral.

PROCEDURES CREATED BY THE BANKRUPTCY COURT CONCERNING REQUESTS FOR NON-JUDICIAL RELIEF FROM THE AUTOMATIC STAY AS TO SECURED COLLATERAL IN CHAPTER 7 CASES

If you are interested in expediting relief from the automatic stay of 11 U.S.C. §362(a) as to property in which you hold a security interest, **YOU MUST FURNISH** the trustee a statement of the balance due and estimated property value. **ALSO ATTACH** a copy of your security agreement and other documents required for perfection (e.g., if the security is an automobile, a copy of the certificate of title showing your security interest). **YOU MUST ALSO ATTACH** a completely filled out (except for signatures) copy of LBF #750.

DO NOT FILE THE REQUEST NOR ANY COPIES THEREOF WITH THE COURT! ALSO, YOU ARE NOT REQUIRED TO FILE THE COMPLETED LBF #750 WITH THE COURT TO MAKE THIS RELIEF EFFECTIVE!

Under §522(f) of the Bankruptcy Code the debtor may request a judicial lien or a non-possessory, non purchase-money security interest on certain exempt property be voided to the extent the exemption is impaired by the lien or security interest. Under §722 the debtor may request the court determine the value of certain personal property and permit the debtor to redeem the property from any lien against it by paying that value to the lien holder. Because of these two sections, the consent of both the trustee and debtor is required to permit a repossession or foreclosure without court order.

IF YOUR REQUEST TO RECEIVE NON-JUDICIAL RELIEF FROM STAY WILL BE MADE AT THE MEETING OF CREDITORS (OR IS SERVED WITHIN 15 DAYS PRIOR TO SUCH MEETING and therefore will be considered at the meeting), it must be in writing and contain all the information required in paragraph one. Copies of all documents must be submitted to the debtor and any debtor's attorney prior to that meeting.

IF YOU WISH TO RECEIVE NON-JUDICIAL RELIEF FROM STAY PRIOR TO THE MEETING OF CREDITORS, OR IF YOUR REQUEST IS MADE AFTER THE MEETING OF CREDITORS, IT MUST BE IN WRITING and contain all the information required in paragraph one. If the request includes a signed debtor stipulation, nothing further is required and the trustee may immediately process the request. However if the request does not include a signed debtor stipulation, then it **MUST BOTH:** (1) certify copies of all documents were simultaneously served on (e.g., mailed to) the debtor and any debtor's attorney, **AND** (2) clearly set out the following notice:

"By way of this letter the debtor is informed that the trustee may grant non-judicial relief from the automatic stay as to the property **UNLESS THE TRUSTEE IS NOTIFIED IN WRITING WITHIN 15 DAYS AFTER THE SERVICE OF THIS REQUEST THAT THE DEBTOR OBJECTS TO SUCH RELIEF.** Such relief shall constitute a termination of the stay provided by 11 U.S.C. §362(a) and will permit this creditor to foreclose his lien or security interest by repossession or as otherwise provided by law."

Objections to non-judicial relief from the automatic stay, unless made at the meeting of creditors, must be in writing, with a copy simultaneously served on the debtor, requesting creditor, trustee, and their respective attorneys of record. The objection must be post-marked by the 15th day after the request was served, and received by the trustee within 20 days, or the trustee may grant the request.

If the trustee receives a timely objection from the debtor, the trustee shall not grant non-judicial relief or consider repetitive requests by the same creditor unless the debtor withdraws such objection in writing.

The trustee will grant non-judicial relief from the automatic stay if the above requirements are met, the debtor either does not timely object or stipulates in writing to such relief, and there appears to be no equity in the property for the benefit of creditors.

Signing of LBF #750 by the trustee, granting non-judicial relief, shall constitute a termination of the stay of an act against such property under 11 U.S.C. §362(a). The trustee, however, shall not be deemed to have abandoned his/her interest in the property, nor have waived any other rights as to the property. Any non-exempt equity in the property remaining after disposition shall be immediately returned to the trustee.

If either the trustee or debtor(s) will not agree to such relief for any reason, you must file a motion for relief from stay under §362(d). Instructions and forms may be obtained from the court's web site at www.orb.uscourts.gov.

IMPORTANT. All requests to the trustee **MUST** be accompanied by a self-addressed and stamped envelope, or the trustee need not respond.

*****SEE REVERSE/ATTACHED*****

715 (8/8/08)

United States Bankruptcy Court
District of Oregon

In re **Mark David Hylland,**
Paula Ann Hylland

Debtors

Case No. **13-31948**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	500,000.00		
B - Personal Property	Yes	3	29,785.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		690,465.62	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		307,124.24	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		108,282.33	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			9,080.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			8,748.00
Total Number of Sheets of ALL Schedules		26			
Total Assets			529,785.00		
Total Liabilities				1,105,872.19	

United States Bankruptcy Court
District of Oregon

In re **Mark David Hylland,**
Paula Ann Hylland

Debtors

Case No. 13-31948

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Mark David Hylland,
Paula Ann Hylland**

Case No. **13-31948**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Investment Property 1510 Chinook Avenue Oceanside, OR 97141		W	175,000.00	230,000.00
Investment Property 5505 SE Woodstock Blvd. Portland, OR 97206	Fee simple	W	225,000.00	292,519.67
Investment Property 4546 SE 44th Avenue Portland, OR 97206		H	100,000.00	157,536.88

Sub-Total > **500,000.00** (Total of this page)

Total > **500,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	J	200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Checking Account ~4167	J	3,500.00
		Wells Fargo Savings Account ~5866	J	500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods, Furnishings and Appliances	J	3,685.00
		Household Goods and Furnishings at Beach Rental Property 1510 Chinook Ave. Oceanside, OR	J	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books	J	100.00
6. Wearing apparel.		Clothing	J	1,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Sub-Total > (Total of this page)				10,985.00

2 continuation sheets attached to the Schedule of Personal Property

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 GMC Yukon	J	9,500.00
		2005 Ford F-150	J	6,500.00
		Recreational Vehicle	J	500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Fax machine, other business equipment	J	550.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Food storage/provisions	J	150.00
		Lawn equipment, tools	J	1,600.00

Sub-Total >	18,800.00
(Total of this page)	
Total >	29,785.00

Sheet **2** of **2** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
<u>Investment Property</u> 5505 SE Woodstock Blvd. Portland, OR 97206	ORS §§ 18.395, 18.402	50,000.00	225,000.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
<u>Wells Fargo Checking Account</u> ~4167	ORS § 18.385	75%	3,500.00
<u>Wells Fargo Savings Account ~5866</u>	ORS § 18.385	75%	500.00
<u>Household Goods and Furnishings</u>			
<u>Household Goods, Furnishings and Appliances</u>	ORS § 18.345(1)(f)	2,850.00	3,685.00
<u>Household Goods and Furnishings at Beach Rental Property</u> 1510 Chinook Ave. Oceanside, OR	ORS § 18.345(1)(c)	2,000.00	2,000.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
<u>Books</u>	ORS § 18.345(1)(a)	100.00	100.00
<u>Wearing Apparel</u>			
<u>Clothing</u>	ORS § 18.345(1)(b)	1,000.00	1,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
<u>2005 Ford F-150</u>	ORS § 18.345(1)(d)	6,000.00	6,500.00
<u>Office Equipment, Furnishings and Supplies</u>			
<u>Fax machine, other business equipment</u>	ORS § 18.345(1)(o)	550.00	550.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
<u>Food storage/provisions</u>	ORS § 18.345(1)(f)	150.00	150.00
<u>Lawn equipment, tools</u>	ORS § 18.345(1)(c)	1,600.00	1,600.00

Total:	67,250.00	244,585.00
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Mortgage					
American General Finance / Springleaf 4800 SE 82nd Avenue Portland, OR 97266-1942		W	Investment Property 1510 Chinook Avenue Oceanside, OR 97141					
			Value \$ 175,000.00				230,000.00	55,000.00
Account No. xxxxx7023			Mortgage					
Bank of America 450 America St. #SV 416 Simi Valley, CA 93065		J	Investment Property 4546 SE 44th Avenue Portland, OR 97206					
			Value \$ 100,000.00				140,000.00	40,000.00
Account No. xxxxxx0860			Mortgage					
Deutsche Bank Trust Company Americas c/o GMAC Mortgage, LLC Attn: Bankruptcy Department 110 Virginia Drive Fort Washington, PA 19034		W	Investment Property 5505 SE Woodstock Blvd. Portland, OR 97206					
			Value \$ 225,000.00				250,000.00	25,000.00
Account No. xxxxx9775			Second Mortgage					
Green Tree Servicing 332 Minnesota St, Suite 610 Saint Paul, MN 55101		J	Investment Property 4546 SE 44th Avenue Portland, OR 97206					
			Value \$ 100,000.00				17,536.88	17,536.88
Subtotal (Total of this page)							637,536.88	137,536.88

1 continuation sheets attached

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx8558			Second Mortgage					
SLS Specialized Loan Servicing 8742 Lucent Blvd Suite 300 Highlands Ranch, CO 80129-2386		J	Investment Property 5505 SE Woodstock Blvd. Portland, OR 97206					
			Value \$ 225,000.00				42,519.67	42,519.67
Account No. xxxxxx4962			2005 GMC Yukon					
Wells Fargo c/o Mark Oman, Vice Pres. 101 N. Phillips Ave. Sioux Falls, SD 57104		J						
			Value \$ 9,500.00				10,409.07	909.07
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal							52,928.74	43,428.74
(Total of this page)								
Total							690,465.62	180,965.62
(Report on Summary of Schedules)								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Mark David Hylland,
Paula Ann Hylland**

Case No. **13-31948**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2002-2010					
IRS PO Box 7346 Philadelphia, PA 19101-7346		J	Taxes; 2002-2010		X			86,700.00
							280,000.00	193,300.00
Account No.			Taxes					
ODR Bkcy 955 Center NE, #353 Salem, OR 97301-2553		J			X			4,000.00
							22,000.00	18,000.00
Account No. BIN: 1142497			2010					
State of Oregon Employment Department 875 Union St. NE, Room 107 Salem, OR 97311-0030		J	Employment Taxes					0.00
							5,124.24	5,124.24
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal
(Total of this page)**90,700.00**
216,424.24Total
(Report on Summary of Schedules)**90,700.00**
216,424.24

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. AG Rolin - Adam Rolin 11300 SE Linny Lane Boring, OR 97009		J	Precautionary - Business Debt			X	0.00
Account No. All About You Installations 202 Jessup Road Cook, WA 98605		J	Precautionary - Business Debt			X	0.00
Account No. Allied Waste Services 10239 NE Marx Street Portland, OR 97220		J	Precautionary - Business Debt			X	0.00
Account No. American Sani-Can PO Box 20265 Portland, OR 97203		J	Precautionary - Business Debt			X	0.00
Subtotal (Total of this page)							0.00

12 continuation sheets attached

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x4008.... Bank of Amercia, N.A. 450 American St. #SV416 Simi Valley, CA 93065	J	Precautionary - Business Debt			X	0.00
Account No. Brown Printing Company, LLC 2245 N. Vancouver Portland, OR 97227	J	Precautionary - Business Debt			X	0.00
Account No. CAD Complete PO Box 1693 Clackamas, OR 97015	J	Precautionary - Business Debt			X	1,538.00
Account No. 1523 Capital One Financial Corporation PO Box 30281 Salt Lake City, UT 84130	J	Credit Card				2,047.00
Account No. 5283 Capital One Financial Corporation PO Box 30281 Salt Lake City, UT 84130	H	Credit Card				1,562.00
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,147.00

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. 6688	H	Credit Card				1,176.00					
Capital One Financial Corporation PO Box 30281 Salt Lake City, UT 84130											
Account No. 8676	H	Credit Card				2,136.00					
Capital One Financial Corporation PO Box 30281 Salt Lake City, UT 84130											
Account No.	J	Precautionary - Business Debt			X	0.00					
Carlson Testing PO Box 23814 Tigard, OR 97281											
Account No.	J	Precautionary - Business Debt			X	0.00					
Chown Hardware PO Box 2888 Portland, OR 97208											
Account No.	J	Precautionary - Business Debt			X	0.00					
Diamond Tile & Marble 1216 SE 172nd Ave Portland, OR 97233											
Sheet no. 2 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						3,312.00					
Subtotal (Total of this page)						3,312.00					

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Precautionary - Business Debt				
Eric Olson Electric Co. 10013 NE Hazel Dell Avenue PMB 432 Vancouver, WA 98685	J				X	0.00
Account No.		Precautionary - Business Debt				
Ferguson Enterprises, Inc. 2121 N. Columbia Blvd. Portland, OR 97217	J				X	0.00
Account No. xxxxxxxx1555....		Precautionary				
GEMB/Chevron PO Box 965015 Orlando, FL 32896	J				X	0.00
Account No.		Precautionary - Business Debt				
George Morlan Plumbing Supply 2222 NW Raleigh St. Portland, OR 97216	J				X	0.00
Account No.		Precautionary - Business Debt				
GLC Construction 5537 SW Florida Street Portland, OR 97219	J				X	0.00
Sheet no. 3 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Judgment - Guaranty on Business Debt				
Globe Lighting / Dolan Northwest 1919 NW 19th Portland, OR 97209	X J					1,000.00
Account No.		Precautionary - Business Debt				
Gregory Braswell Construction 2694 Glorinda Dr. West Linn, OR 97068	J				X	0.00
Account No.		Precautionary - Business Debt				
Ground Floor 11500 NE 76th St. A3 #129 Vancouver, WA 98662	J				X	0.00
Account No.		Precautionary - Business Debt				
Holes Unlimited 11406 NE Rosewood Avenue Space C Vancouver, WA 98662	J				X	0.00
Account No. 7130		Credit Card				
Home Depot / Citibank PO Box 6497 Sioux Falls, SD 57117	J					5,751.00
Sheet no. 4 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						6,751.00

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 0684 Home Depot / Citibank PO Box 6497 Sioux Falls, SD 57117	H	Credit Card				6,177.00
Account No. Honey Bucket PO Box 12923 Salem, OR 97309	J	Precautionary - Business Debt			X	0.00
Account No. Hot Line Electric PO Box 115 Forest Grove, OR 97116	J	Precautionary - Business Debt			X	0.00
Account No. xxxxxx1314.... HSBC/Household Finance Corp PO Box 3425 Buffalo, NY 14240	H	Precautionary				0.00
Account No. Integrity Concrete Designs PO Box 42 Woodburn, OR 97071	J	Precautionary - Business Debt			X	0.00
Sheet no. 5 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;"> Subtotal (Total of this page) </div>						6,177.00

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Precautionary - Business Debt				
Itch_N_Scratch Weatherization, Inc. 1330 NW Greenbriar Pl. McMinnville, OR 97128	J				X	0.00
Account No.		Precautionary - Business Debt				
Jeff Brunette Construction 44574 SE Coalman Road Sandy, OR 97055	J				X	0.00
Account No.		Precautionary - Business Debt				
Jessica VanDusen and Aaron Leveitt 1400 Logan Street Bellingham, WA 98225	J				X	0.00
Account No. xxxxxxxxx5420		Deficiency Balance				
Key Bank c/o Beth E. Mooney, CEO 127 Public Square Cleveland, OH 44114	J					1,423.33
Account No.		Precautionary - Business Debt				
Larry and Marianne Foley 17370 NW Madras Court Beaverton, OR 97006	J				X	0.00
Sheet no. 6 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,423.33

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Mark Seconi 16585 SW Estuary Dr. Beaverton, OR 97006	J	Precautionary - Business Debt			X	0.00
Account No. MB01035 MBank c/o Commercial Agency PO Box 23909 Portland, OR 97281	J	Unpaid Lease Charges			X	4,000.00
Account No. Medallion Industries, Inc. 3221 NW Yeon Avenue Portland, OR 97210	J	Precautionary - Business Debt			X	0.00
Account No. Milan Stoneworks 5026 SE 26th Portland, OR 97202	J	Precautionary - Business Debt			X	0.00
Account No. Northwest Cascade dba Honey Buckets PO BOX 73399 Puyallup, WA 98373	J	Precautionary - Business Debt			X	0.00
Sheet no. 7 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,000.00

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Precautionary - Business Debt				
PARR Lumber PO Box 2690 Portland, OR 97208	J				X	0.00
Account No.		Precautionary - Business Debt				
Portland Rent All/Party Place 10101 SE Stark St. Portland, OR 97216	J				X	0.00
Account No.		Investment Property 4546 SE 44th Avenue Portland, OR 97206				
Precision Roof Trusses, Inc. 11550 SE Jennifer St. Clackamas, OR 97015	J				X	Unknown
Account No.		Judgment - Guaranty on Business Debt				
Precision Truss & Lumber, Inc. 11550 SE Jennifer St. Clackamas, OR 97015	X J					14,232.00
Account No.		Precautionary - Business Debt				
Pride Disposal PO Box 820 Sherwood, OR 97140	J				X	0.00
Sheet no. 8 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						14,232.00

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. xxxxxxxxxxxxx4340	J	Collections				4,808.00					
Professional Credit Serv. 400 International Way Springfield, OR 97477											
Account No. xx8787	J	Original Creditor: Mt. Scott Endodontics Precautionary			X	0.00					
Quick Collect, Inc. PO Box 55457 Portland, OR 97238											
Account No.	J	Precautionary - Business Debt			X	0.00					
Qwest (West Asset Management) 7171 Mercy Road Omaha, NE 68106											
Account No.	J	Precautionary - Business Debt			X	0.00					
Raul Ruiz ADDRESS UNKNOWN											
Account No.	J	Precautionary - Business Debt			X	0.00					
ReaMech, Inc. 30330 SW Grabel Road Hillsboro, OR 97123											
Sheet no. 9 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						4,808.00					
Subtotal (Total of this page)						4,808.00					

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Precautionary - Business Debt				
Room by Room 735 NW 16th Avenue Portland, OR 97209	J				X	0.00
Account No. xxxxxxxxxxxxxxxx2007....		Student Loan				
Sallie Mae 11100 USA Pkwy Fishers, IN 46037	H					42,542.00
Account No. xxxxxxxxxxxxxxxx1999....		Student Loan				
Sallie Mae 11100 USA Pkwy Fishers, IN 46037	X H					5,401.00
Account No.		Precautionary - Business Debt				
Stanley Tub 8600 SE 82nd Portland, OR 97266	J				X	0.00
Account No.		Precautionary - Business Debt				
Stephen Desautels Woodworking 17857 SW Tualata Lake Oswego, OR 97035	J				X	0.00
Sheet no. 10 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						47,943.00

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Precautionary - Business Debt				
T&I Construction, LLC PO Box 228 Woodburn, OR 97071	J				X	0.00
Account No.		Precautionary - Business Debt				
Therma-Glass 9255 SE Milwaukie Portland, OR 97222	J				X	0.00
Account No.		Precautionary - Business Debt				
Tri-County Painting PO Box 1710 Gresham, OR 97030	J				X	0.00
Account No.		Precautionary - Business Debt				
Waste Management 7227 NE 55th Avenue Portland, OR 97218	J				X	0.00
Account No. xxxx0180		Loan				
WFS/Wachovia Dealer Services PO Box 1697 Winterville, NC 28590	J					14,489.00
Sheet no. 11 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						14,489.00

In re **Mark David Hylland,
Paula Ann Hylland**Case No. **13-31948**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Wright Manufacturing 7474 SE Johnson Creek Blvd. Portland, OR 97206	J	Precautionary - Business Debt			X	0.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 12 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
						0.00
						108,282.33

In re **Mark David Hylland,
Paula Ann Hylland**

Case No. **13-31948**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Michelle Magid and Andrea Shuman 5505 SE Woodstock Blvd. Portland, OR 97206	Real Estate Lease Agreement 5505 SE Woodstock Blvd. \$1850.00 per month during initial term Initial lease term expires January 31, 2016 Tenant has option to renew

In re **Mark David Hylland,
Paula Ann Hylland**

Case No. **13-31948**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Gerald E. Krum Unknown address	Sallie Mae 11100 USA Pkwy Fishers, IN 46037
Oregon Home Renovations, LLC 5505 SE Woodstock Blvd. Portland, OR 97206	Globe Lighting / Dolan Northwest 1919 NW 19th Portland, OR 97209
Oregon Home Renovations, LLC 5505 SE Woodstock Blvd. Portland, OR 97206	Precision Truss & Lumber, Inc. 11550 SE Jennifer St. Clackamas, OR 97015

0

continuation sheets attached to Schedule of Codebtors

In re **Mark David Hylland**
Paula Ann HyllandCase No. **13-31948**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter	AGE(S): 12
Employment:	DEBTOR	SPOUSE
Occupation	Branch Manager	Bartender
Name of Employer	ABC Supply Co., Inc.	Mouse Trap Tavern
How long employed	Recent Promotion; 2 yrs w/ co.	1.5 years
Address of Employer	One ABC Parkway Beloit, WI 53511	2305 N. Lombard Portland, OR 97217

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 7,000.00	\$ 1,000.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 7,000.00	\$ 1,000.00
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): **Orthodontics**

\$ 1,770.00	\$ 200.00
\$ 300.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 200.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,070.00	\$ 400.00
--------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 4,930.00	\$ 600.00
--------------------	------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
----------------	----------------

8. Income from real property

\$ 1,850.00	\$ 0.00
--------------------	----------------

9. Interest and dividends

\$ 0.00	\$ 0.00
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
----------------	----------------

11. Social security or government assistance
(Specify):

\$ 0.00	\$ 0.00
----------------	----------------

12. Pension or retirement income

\$ 0.00	\$ 0.00
----------------	----------------

13. Other monthly income

(Specify): **Average Monthly Rental from Oceanside Property**
Employer Car Allowance

\$ 1,200.00	\$ 0.00
\$ 500.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 3,550.00	\$ 0.00
--------------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 8,480.00	\$ 600.00
--------------------	------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 9,080.00	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Monthly rental income for Oceanside property fluctuates greatly, as the rental income received during the summer months is much higher than the rental income received during the winter months. The amount listed in the Debtor's budget is an average monthly amount, calculated by taking the rental income the Debtors expect to receive during the entire calendar year, and dividing that amount by 12.

In re **Mark David Hylland**
Paula Ann HyllandCase No. **13-31948**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>1,650.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>	
b. Is property insurance included?	Yes <u> </u> No <u>X</u>	
2. Utilities:		\$ <u>300.00</u>
a. Electricity and heating fuel		\$ <u>75.00</u>
b. Water and sewer		\$ <u>0.00</u>
c. Telephone		\$ <u>225.00</u>
d. Other Cell Phone, Cable, Internet, Phone		\$ <u>100.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>750.00</u>
4. Food		\$ <u>100.00</u>
5. Clothing		\$ <u>50.00</u>
6. Laundry and dry cleaning		\$ <u>150.00</u>
7. Medical and dental expenses		\$ <u>500.00</u>
8. Transportation (not including car payments)		\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>0.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>230.00</u>
d. Auto		\$ <u>0.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
(Specify)		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>450.00</u>
b. Other See Detailed Expense Attachment		\$ <u>3,400.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other Other Miscellaneous and Personal Expenses		\$ <u>100.00</u>
Other Daughter's Private School Tuition		\$ <u>468.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>8,748.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>9,080.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>8,748.00</u>
c. Monthly net income (a. minus b.)		\$ <u>332.00</u>

In re **Mark David Hylland**
Paula Ann HyllandCase No. **13-31948**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment**Other Installment Payments:**

Oceanside Property Mortgage Payment	\$	1,000.00
Woodstock Property Mortgage Payment (anticipated)	\$	1,650.00
Tax payments for Offers in Compromise (estimated)	\$	750.00
Total Other Installment Payments	\$	3,400.00

**United States Bankruptcy Court
District of Oregon**

In re **Mark David Hylland
Paula Ann Hylland**

Debtor(s)

Case No. **13-31948**

Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 20, 2013**

Signature /s/ Mark David Hylland
Mark David Hylland
Debtor

Date **September 20, 2013**

Signature /s/ Paula Ann Hylland
Paula Ann Hylland
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court District of Oregon

In re **Mark David Hylland**
Paula Ann Hylland

Debtor(s)

Case No. **13-31948**
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$18,950.69	2013 YTD: Husband Employment Income
\$3,250.02	2013 YTD: Wife Employment Income
\$68,873.00	2012: Husband Employment Income
\$13,000.00	2012: Wife Employment Income
\$40,474.00	2011: Husband Employment Income
\$3,250.00	2011: Wife Employment Income

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITORDATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERSAMOUNT
PAID OR
VALUE OF
TRANSFERSAMOUNT STILL
OWING

American General Finance / Springleaf
4800 SE 82nd Avenue
Portland, OR 97266-1942

6/2013, 7/2013, 8/2013

\$3,000.00

\$230,000.00

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBERNATURE OF
PROCEEDINGCOURT OR AGENCY
AND LOCATION
Multnomah County Circuit Court
1021 SW Fourth Avenue
Portland, OR 97204STATUS OR
DISPOSITION
Judgment

Cascade Construction Remodeling v. Mark
Hylland
Case No. 1100-09358S

Civil Claim

Multnomah County Circuit Court
1021 SW Fourth Avenue
Portland, OR 97204

Judgment

Dolan Northwest, LLC v. Mark Hylland
Case No. 1103-03410

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Therma Glass Inc. v. Mark Hylland Case No. SC111060	Civil Claim	Clackamas County Circuit Court 807 Main Street Oregon City, OR	Judgment Entered 7/18/2011
Classic Electric, LLC v. Oregon Home Servies, LLC	Civil	Multnomah County Circuit Court 1021 SW Fourth Avenue Portland, OR 97204	Judgment
Precision Truss & Lumber, Inc. v. Mark Hylland 110304130	Civil	Multnomah County Circuit Court 1021 SW Fourth Avenue Portland, OR 97204	Judgment Entered 8/18/2011
Bluestone & Hockley Realty v. Mark Hylland 110010209E	Residential Eviction	Multnomah County Circuit Court 1021 SW Fourth Avenue Portland, OR 97204	Dismissed
Rea Mech Inc. v. Hylland, et al 110708558	Civil	Multnomah County Circuit Court, State of Oregon	Pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Dolan Northwest LLC c/o Thomas Wolf, AAL 4550 SW Kruse Way, Suite 125 Lake Oswego, OR 97035	7/18/11 and 8/10/11	1/2013: \$694.35 garnished from bank account

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Key Bank c/o Beth E. Mooney, CEO 127 Public Square Cleveland, OH 44114	2/2012	2009 Striper Boat Approximate Value: \$9,000

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Motschenbacher & Blattner, LLP 117 SW Taylor St., Suite 200 Portland, OR 97204	Various payments from Chapter 13 Trustee in case no. 11-37208-rld13	10/31/2012: \$1,174.40 8/31/2012: \$300.00 7/31/2012: \$300.00 6/29/2012: \$876.00 5/31/2012: \$301.20
		Total: \$2,951.60
Motschenbacher & Blattner, LLP 117 SW Taylor St., Suite 200 Portland, OR 97204	4/2/2013	\$1,500.00 - Retainer, including Ch 11 filing fee.

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Unknown Third-Party	7/2011	Ford E-150 Van \$500.00
None		

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wells Fargo Bank	Checking Account ~7993 Final Balance: \$0.00	4/2/2013
Wells Fargo Bank	Savings Account ~4966 Final Balance: \$0.01	4/2/2013

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Daughter Hylland (Debtors' Minor Child)	Checking Account Balance as of 4/2/13: \$2.50	Wells Fargo Bank

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
8055 SE Grand Avenue, Unit 206 Portland, OR 97202		April 2010 - April 2011

ADDRESS
**5505 SE Woodstock
 Portland, OR 97206**

NAME USED

DATES OF OCCUPANCY
April 2011 - January 2013

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Oregon Home Services, LLC		5505 SE Woodstock Blvd Portland, OR 97206	Residential Remodeling	March 2001 - July 2011
Portland Cabinet Company, LLC		5505 SE Woodstock Blvd. Portland, OR 97206	Cabinetry Sales	October 2009 - December 2010
Avelle, LLC		4628 SE 44th Avenue Portland, OR 97206	Real Estate Investment/Holdings	May 2003 - July 2007
Oregon Home Renovations, LLC		5505 SE Woodstock Blvd. Portland, OR 97206	Residential Remodeling	October 2009 - December 2010

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **September 20, 2013**

Signature **/s/ Mark David Hylland**
Mark David Hylland
Debtor

Date **September 20, 2013**

Signature **/s/ Paula Ann Hylland**
Paula Ann Hylland
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

**United States Bankruptcy Court
District of Oregon**

In re	Mark David Hylland Paula Ann Hylland	Case No.	13-31948
	Debtor(s)	Chapter	7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Mark David Hylland
Paula Ann Hylland**

Printed Name(s) of Debtor(s)

X	/s/ Mark David Hylland	September 20, 2013
	Signature of Debtor	Date

Case No. (if known) **13-31948**

X	/s/ Paula Ann Hylland	September 20, 2013
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.